



What are you waiting for?

**Open enrollment for our 2017 Kentucky
Employees' Health Plan (KEHP)
benefits
is October 10 – 24, 2016.**

This is a mandatory open enrollment period. Everyone must enroll in or waive health insurance coverage. If your employer participates in KEHP's FSA program, you may elect an FSA. Retirees are not eligible for an FSA. *If you do not make an election, you will be defaulted to the standard PPO plan for 2017 at the same level as your 2016 plan (single, couple, parent plus, family).*

Tools to use:

- Your KHRIS user ID and personalized benefits analyzer were sent in the mail. This information will help you determine what steps you need to take for open enrollment.
- The Benefits Selection Guide with detailed information on benefits, plans, health reimbursement arrangements, and flexible spending accounts is available from your insurance coordinator.
- Additional information is available at kehpn.ky.gov.

Meet your vendor



WageWorks is solely dedicated to administering pre-tax spending accounts - Flexible

Spending Accounts (FSA) and Health Reimbursement Arrangements (HRAs) - which empower employees to save money on taxes.

- **Healthcare FSA:** Contribute pre-tax money from your paycheck to this account to cover healthcare expenses like co-pays and prescriptions.
- **Dependent Care FSA:** Contribute pre-tax money from your paycheck to this account to cover dependent or adult day care expenses.
- **Healthcare HRA:** Includes funds provided by your employer based on the health plan you choose. These funds can be used for expenses like co-pays and prescriptions.
- **Waiver General Purpose HRA:** Includes funds provided by your employer when you waive insurance coverage. Use these funds to pay for qualified medical, dental and vision expenses.
- **Waiver Dental/Vision Only HRA:** Includes funds provided by your employer when you waive insurance coverage. Use these funds to pay for qualified dental or vision expenses.

See pages 19-23 of your Benefit Selection Guide or visit

<https://www.wageworks.com/kehpn>.

Ready to enroll? Go to [KHRIS.ky.gov](https://www.khris.ky.gov) Oct. 10-24.